



NATIONAL FLOOD INSURANCE PROGRAM

Bureau and Statistical Agent

W-02054

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and the NFIP Servicing Agent

FROM: WYO Clearinghouse

DATE: August 12, 2002

SUBJECT: FEMA Letter to State Insurance Commissioners

Attached is a sample of a letter that the Federal Insurance and Mitigation Administration recently sent to the insurance commissioners in hurricane- and flood-prone states. We encourage you to contact your Insurance Commissioner to reinforce the message in the sample letter attached.

The letters were sent to the following states and territories:

Alabama	Mississippi
Connecticut	North Carolina
Delaware	New Jersey
District of Columbia	New York
Florida	Pennsylvania
Georgia	Puerto Rico
Hawaii	Rhode Island
Louisiana	South Carolina
Maine	Texas
Maryland	Virgin Islands
Massachusetts	Virginia

Please contact your Program Coordinator if you have any questions.

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee, Government Technical Representative

Suggested Routing: Marketing, Underwriting

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July 17, 2002

The Honorable Susan F. Cogswell
State of Connecticut Insurance Department
P.O. Box 816
Hartford, Connecticut 064142-0816

Re: Flood insurance protection for Connecticut residents

Dear Commissioner Cogswell:

Although Connecticut may be subject to hurricanes and tropical storms and the flooding they may cause this hurricane season, we hope it will be spared. Still, it is always better to be safe rather than sorry. That's why the Federal Insurance and Mitigation Administration (FIMA), a component of the Federal Emergency Management Agency (FEMA), encourages all property owners to protect their homes and businesses with National Flood Insurance coverage. It is by far the best way to recover from flood damage. We hope you will join us in promoting flood insurance protection to Connecticut residents. The enclosed materials will assist you in communicating the value of flood insurance in your state.

We also need your help ensuring that more Connecticut insurance agents are trained and ready to assist property owners regarding their flood insurance needs. Flood insurance training sessions for agents are offered in various locations throughout the year, as well as via the Internet at any time. Please refer agents to our website for information about scheduled seminars and the National Flood Insurance Program (NFIP) Agent Training Station, which is available online at <http://www.fema.gov/nfip/wshops.htm>.

State mandated flood insurance training requirements would go a long way towards ensuring that agents have the flood insurance knowledge they need. Agent licensing examinations are another opportunity for ensuring that agents become more knowledgeable regarding flood insurance.

We hope you will consider adopting and implementing mandatory training and/or flood insurance questions on agent licensing exams. We would be delighted to have Connecticut join North Carolina as a state that requires agents and adjusters to take mandatory flood insurance training. Please contact Mr. Edward L. Connor, Director, Program Finance and Industry Relations Division, at (202) 646-3429 if we may be of further assistance in this regard.

Additionally, to update you on recent developments in the NFIP, we've enclosed information about FEMA's Flood Hazard Mapping Program. A clarification of basement coverage under the NFIP is also enclosed.

We appreciate your interest in the NFIP. If I may be of additional assistance, please let me know.

Sincerely,

Howard Leikin
Deputy Administrator for Insurance
Federal Insurance and
Mitigation Administration

Enclosures: Attachment A - Top 10 Things State Insurance Commissioners Can Do
B - NFIP Public Awareness Materials Order Form
C - Message Points: National Flood Insurance
D - FEMA's Flood Hazard Mapping Program
E - Basement Coverage Clarification